

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dana M. Mallory
Debtor

Case No. 15-00820-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 63

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db +Dana M. Mallory, 221 South Market Street, Mechanicsburg, PA 17055-6327
cr +Mechanicsburg Borough, 36 West Allen Street, Mechanicsburg, pa 17055-6282
4619570 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4612485 +Borough of Mechanicsburg, 36 W. Allen Street, Mechanicsburg, PA 17055-6257
4612494 +Commercial Acceptance Co., 2 West Main Street, Camp Hill, PA 17011-6326
4612495 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4612500 +Holy Spirit Hospital, 503 N. 21st Street, Camp Hill, PA 17011-2288
4612503 +James Costopoulos, 559 West Jackson Street, York, PA 17401-3533
4612505 +K-Mart Capital One, P.O. Box 628, Buffalo, NY 14240-0628
4644069 +Office of UC Benefits Policy, Department of Labor and Industry, Office of Chief Counsel,
Unemployment Compensation Division, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
4612511 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
4612513 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
4612510 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4612512 +PNC Bank, 27730 Liberty Avenue, Pittsburgh, PA 15265-0001
4667881 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4612514 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703
4612518 +PP&L, 827 Hausman Road, Allentown, PA 18104-9392
4612509 +Pennsylvania Dept. of L & I, UC Overpayment, 651 Boas Street, Harrisburg, PA 17121-0725
4612519 +RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
4625537 +Steven P. Miner, Daley Zucker Meilton & Miner, LLC, 635 N. 12th Street, Suite 101,
Lemoyne, PA 17043-1225
4625538 +UGI Gas, PO Box 15523, Wilmington, DE 19886-5523
4612521 +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
4612529 +Weinstein, Pinson, and Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
4612530 +Weinstein, Pinson, and Riley, P.S., P.O. Box 3978, Seattle, WA 98124-3978

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4612481 E-mail/Text: aacbankruptcynotice@affiliated.org Jun 16 2020 20:09:52
Affiliated Acceptance Co., P.O. Box 790001, Sunrise Beach, MO 65079-9001
4612482 EDI: AIS.COM Jun 16 2020 23:58:00 American InfoSource LP, P.O. Box 248838,
Oklahoma City, OK 73124-8838
4612483 +EDI: TSYS2.COM Jun 16 2020 23:58:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
4612484 EDI: BL-BECKET.COM Jun 16 2020 23:58:00 Becket and Lee LLP, P.O. Box 3001,
Malvern, PA 19355-0701
4612486 +E-mail/Text: bankruptcy@cavps.com Jun 16 2020 20:09:48 Calvary Portfolio Services,
500 Summit Lake Drive, Valhalla, NY 10595-2322
4612489 EDI: CAPITALONE.COM Jun 16 2020 23:58:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
4612488 +EDI: CAPITALONE.COM Jun 16 2020 23:58:00 Capital One, P.O. Box 30253,
Salt Lake City, UT 84130-0253
4612487 EDI: CAPITALONE.COM Jun 16 2020 23:58:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
4665553 EDI: BL-BECKET.COM Jun 16 2020 23:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4612491 +E-mail/Text: bankruptcy@cavps.com Jun 16 2020 20:09:48 Cavalry SPV I, LLC, P.O. Box 27288,
Tempe, AZ 85285-7288
4612490 +E-mail/Text: bankruptcy@cavps.com Jun 16 2020 20:09:48 Cavalry SPV I, LLC,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
4625536 +EDI: COMCASTCBLCENT Jun 16 2020 23:58:00 Comcast, PO Box 985, Toledo, OH 43697-0985
4612496 EDI: DISCOVER.COM Jun 16 2020 23:58:00 Discover, P.O. Box 15316,
Wilmington, DE 19850-5316
4612498 +EDI: TSYS2.COM Jun 16 2020 23:58:00 DSNB Macys, P.O. Box 8218, Mason, OH 45040-8218
4614256 EDI: DISCOVER.COM Jun 16 2020 23:58:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4612497 EDI: DISCOVER.COM Jun 16 2020 23:58:00 Discover Bank, DB Servicing Corporation,
P.O. Box 3025, New Albany, OH 43054-3025
4612499 EDI: BLUESTEM Jun 16 2020 23:58:00 Fingerhut Corp., 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
4612501 +EDI: HFC.COM Jun 16 2020 23:58:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
4612502 EDI: IRS.COM Jun 16 2020 23:58:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4612504 EDI: RMSC.COM Jun 16 2020 23:58:00 JC Penney, P.O. Box 965005, Orlando, FL 32896-5005
4612492 EDI: JPMORGANCHASE Jun 16 2020 23:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850
4612506 EDI: TSYS2.COM Jun 16 2020 23:58:00 Macy's/DSNB, P.O. Box 17759,
Clearwater, FL 33762-0759
4612507 +E-mail/Text: Bankruptcies@nragroup.com Jun 16 2020 20:10:00 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4634037 +EDI: OPHSUBSID.COM Jun 16 2020 23:58:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4668450 EDI: RECOVERYCORP.COM Jun 16 2020 23:58:00 Orion, c/o Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, Florida 33131-1605

4612515 EDI: PRA.COM Jun 16 2020 23:58:00 Portfolio Recovery Associates,
Riverside Commerce Center, 120 Corporate Boulevard, Norfolk, VA 23502

4612517 EDI: PRA.COM Jun 16 2020 23:58:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541

4612516 EDI: PRA.COM Jun 16 2020 23:58:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541

4612508 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 20:09:37
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

4612520 +EDI: DRIV.COM Jun 16 2020 23:58:00 Santander Consumer USA, 8585 N. Stemmons FW,
Dallas, TX 75247-3836

4616164 +EDI: DRIV.COM Jun 16 2020 23:58:00 Santander Consumer USA Inc, P.O. Box 560284,
Dallas, TX 75356-0284

4635605 +EDI: DRIV.COM Jun 16 2020 23:58:00 Santander Consumer USA, Inc.,
P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

4612522 E-mail/Text: bkrcy@ugi.com Jun 16 2020 20:09:56 UGI Gas Service, P.O. Box 13009,
Reading, PA 19612-3009

4612523 E-mail/Text: bkrcy@ugi.com Jun 16 2020 20:09:56 UGI Utilities Inc., P.O. Box 13009,
Reading, PA 19612-3009

4612524 +E-mail/Text: ebn@unique-mgmt.com Jun 16 2020 20:09:52 Unique National Collection,
119 E. Maple Street, Jeffersonville, IN 47130-3439

4612525 EDI: VERIZONCOMB.COM Jun 16 2020 23:58:00 Verizon, 500 Technology Drive, Suite 300,
Weldon Spring, MO 63304-2225

4612526 +EDI: VERIZONCOMB.COM Jun 16 2020 23:58:00 Verizon, P.O. Box 5029,
Wallingford, CT 06492-7529

4612527 +EDI: VERIZONCOMB.COM Jun 16 2020 23:58:00 Verizon Pennsylvania Inc., 500 Technology Drive,
Saint Charles, MO 63304-2225

4612528 +EDI: RMSC.COM Jun 16 2020 23:58:00 Walmart, P.O. Box 965024, Orlando, FL 32896-5024
TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Santander Consumer USA, Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

4665170* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

4620599* +Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

4612493 ##Commercial Acceptance Co., 4807 Jonestown Road, Harrisburg, PA 17109-1744
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Elizabeth L Wassall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION ewassall@udren.com,
bankruptcy@udren.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Morris Anthony Scott on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pabk@logs.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Nicole Bernadette LaBletta on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
nlabletta@pincuslaw.com, brausch@pincuslaw.com
Steven P. Miner on behalf of Creditor Mechanicsburg Borough sminer@daleyzucker.com,
aewing@daleyzucker.com
Stuart Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com
Tracy Lynn Updike on behalf of Debtor 1 Dana M. Mallory tlupdike@mette.com, cgfraker@mette.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

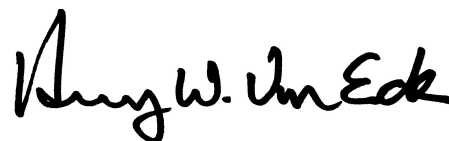
Debtor 1	<u>Dana M. Mallory</u>	Social Security number or ITIN	xxx-xx-3986
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:15-bk-00820-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana M. Mallory

6/16/20**By the court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.